

### AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 9, 20 and 26. Claims 2-8, 10-19, 21-25, and 27-30 remain as previously pending.

1. (Currently Amended) A method of correlating magnetic ink character recognition (MICR) data with related check transaction data, the method comprising:

receiving over a network check MICR data for a first check drafted by a customer, the check MICR data including an account number corresponding to the customer's checking account;

receiving over the network the customer's driver's license data in association with the check MICR data;

storing in computer readable memory the check MICR data in association with the driver's license number in a first database record;

~~receiving over a network the check MICR data for a second check drafted by the customer, the second check drafted after the first check;~~

electronically submitting the ~~second~~ check for settlement, the submission including at least a portion of the check MICR data;

receiving a communication indicating that the ~~second~~ check failed to clear, the communication including at least the account number;

locating the first database record using the account number as at least a portion of a first search key when the ~~second~~ check failed to clear;

using the customer's driver's license data to search for other check transactions, subsequent to the check transaction, in a transaction database to obtain additional identification information or transaction information; and

reading the driver's license data from the first database record; and

transmitting at least a portion of the driver's license data and any additional identification or transaction information to a recipient.

2. (Previously Presented) The method as defined in Claim 1, wherein the driver's license data includes a driver's license number.

3. (Previously Presented) The method as defined in Claim 1, wherein the driver's

license data includes an address associated with the customer.

4. (Previously Presented) The method as defined in Claim 1, wherein the first search key includes at least the account number and a routing number.

5. (Previously Presented) The method as defined in Claim 1, further comprising:

locating a second database record using at least a portion of the driver's license data from the first database record; wherein at least a portion of the driver's license data is used as at least a portion of a second search key;

reading the second database record; and

transmitting at least a portion of the second database record to the recipient.

6. (Previously Presented) The method as defined in Claim 1, further comprising:

locating a second database record using at least the account number from the first database record, wherein at least a portion of the driver's license data is used as at least a portion of a second search key;

reading the second database record; and

transmitting at least a portion of the second database record to the recipient.

7. (Previously Presented) The method as defined in Claim 1, further comprising:

storing a merchant identifier in the first database record; and

transmitting the merchant identifier to the recipient.

8. (Previously Presented) The method as defined in Claim 1, further comprising locating the customer based at least in part on the portion of the driver's license data transmitted to the recipient.

9. (Currently Amended) A method of locating information related to a check transaction customer, the method comprising:

receiving a communication indicating that a check transaction initiated by a customer failed to clear, the communication including at least an identifier;

locating a first transaction record using the identifier when the failed check transaction failed to clear, the first transaction record including transaction information related to a ~~prior check transaction by the customer, the prior check transaction occurring prior to the failed check transaction,~~ the transaction information including at least a first separate customer identifier;

using the customer identifier to search a transaction database for check transactions subsequent to the check transaction to obtain additional identification or transaction information; and

reading at least the first separate customer identifier from the first transaction record; and

transmitting at least a portion of the first separate customer identifier to a recipient.

10. (Original) The method as defined in Claim 9, wherein the customer is contacted based at least in part on the portion of the first separate customer identifier.

11. (Previously Presented) The method as defined in Claim 9, wherein the first separate customer identifier is a checking account number.

12. (Previously Presented) The method as defined in Claim 9, wherein the first separate customer identifier includes information from a driver's license.

13. (Previously Presented) The method as defined in Claim 9, wherein the recipient is a merchant who is the designated payee with respect to the failed check transaction.

14. (Previously Presented) The method as defined in Claim 9, wherein the recipient is a guarantor of payment with respect to the failed check transaction.

15. (Original) The method as defined in Claim 9, wherein the first transaction record further includes a check transaction amount.

16. (Previously Presented) The method as defined in Claim 9, wherein the first transaction record further includes a merchant identifier that identifies to whom a check used in the failed check transaction was drawn to.

17. (Previously Presented) The method as defined in Claim 9, wherein the failed check transaction is performed using a check card.

18. (Previously Presented) The method as defined in Claim 9, wherein the failed check transaction is performed using a paper check.

19. (Previously Presented) The method as defined in Claim 9, wherein the failed check transaction is performed using an electronic check.

20. (Currently Amended) A method of locating information related to a check user, the method comprising:

receiving a communication indicating that a check drawn on an account by a user failed to clear, the communication including at least account information;

locating, when the failed check failed to clear, a record using the account information, the record including transaction information related to a prior check drawn on the account by the user prior to the failed check, the transaction information including a personal identifier for the user;

using the personal identifier to search a transaction database for additional check transaction subsequent to the failed check transaction to obtain additional identification or transactional information; and

reading at least the personal identifier from the record; and

providing information related to the personal identifier to a recipient.

21. (Previously Presented) The method as defined in Claim 20, wherein the failed check includes MICR data.

22. (Previously Presented) The method as defined in Claim 20, wherein the failed check is in the form of a check card that includes a magnetic stripe that stores an account number.

23. (Previously Presented) The method as defined in Claim 20, wherein the failed check is in the form of a check card that includes a bar code that stores an account number.

24. (Previously Presented) The method as defined in Claim 20, wherein at least a portion of the account information was optically read from the failed check.

25. (Original) The method as defined in Claim 20, wherein at least a portion of the account information was manually entered by a point of sale terminal operator.

26. (Currently Amended) An apparatus for locating information related to a check drafter, the apparatus comprising:

a first instruction stored in computer readable memory, the first instruction configured to receive a communication indicating that a second check drawn on an account by a drafter was not honored, the communication including at least an identifier;

a second instruction stored in computer readable memory, the second instruction configured to locate, using the identifier, a first database record upon receiving the communication that the second check was not honored, the first database record including

transaction information related to a first check ~~drawn on the account~~, the transaction information including personal identification information for the drafter of the first check;

a third instruction stored in computer readable memory, the third instruction configured to read at least a portion of the personal identification information from the first database record; and

a fourth instruction stored in computer readable memory the fourth instruction configured to search a transactional database for additional check transactions subsequent to the first check transaction for additional identification or transactional information; and

a [fourth] fifth instruction stored in computer readable memory, the [fourth] fifth or transactional information instruction configured to provide at least the portion of the personal identification or transactional information to a recipient.

27. (Previously Presented) The apparatus as defined in Claim 26, further comprising:

a merchant identifier stored in the first database record, wherein the merchant identifier is transmitted to the recipient.

28. (Previously Presented) The apparatus as defined in Claim 26, wherein the ~~second~~ check is in the form of an electronic check.

29. (Previously Presented) The apparatus as defined in Claim 26, wherein the ~~second~~ check is in the form of a check card.

30. (Previously Presented) The apparatus as defined in Claim 26, wherein the ~~second~~ check is in the form of a paper check.